Manitoba Agriculture

FINANCIAL ASSISTANCE AVAILABLE FOR MANITOBA FARMERS

Information Update

DATE: February, 1988

Government assistance programs for the agricultural producer are numerous and constantly changing. These programs take various forms. This update lists financial assistance programs currently available to the agricultural producers of this province. Each financial assistance program is briefly described, outlining eligibility criteria and where to apply.

This publication will be useful to farmers who wish to become aware of the assistance opportunities available or who wish to determine their eligibility for programs offered. Every effort has been made to ensure accuracy as of January, 1988. Because of continual changes that are taking place with respect to these programs, the details are subject to change at any time. Further details and current information should be obtained from the agencies accepting applications.

This publication will be revised and updated annually.

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FOR FURTHER INFORMATION SEE YOUR LOCAL MANITOBA AGRICULTURE OFFICE.

FINANCIAL ASSISTANCE PROGRAMS AVAILABLE TO MANITOBA FARMERS

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Program	Type of Assistance	Conditions	Contact
I. AGRICULTURAL CREDIT PROGRAMS			
A. Provincial			
1. Direct Long Term Loans - for land, livestock, machinery, permanent improvements and debt consolidation.	Maximum of $200,000 for up to 30 years up to 80% of value of land and 80% of livestock and equipment. Normally, loans are structured with terms that coincide with the life of the assets taken as security. Interest rate is 0.5% over monthly cost of financing to the to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to $185,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
2. Direct Intermediate Term Loans - for land, machinery, livestock and permanent improvements.	Maximum of $60,000 up to 80% of value of land and 80% of livestock and 65% of machinery. Repayment period is up to 10 years. Interest is 0.5% over the monthly cost of financing to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to $185,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
3. Young Farmers Interest Rebate - to expand or reorganize farming activities.	Maximum 4% rebate applies to first $50,000 loaned for first 5 years of loan. Rebate is reduced or eliminated by late payments.	For farmers between 18 and 39 years of age inclusive, who obtain a Direct Long Term Loan or a Specific Comprehensive Guaranteed Long Term Loan. Cooperatives, corporations and partnerships are eligible for one rebate where at least one partner or shareholder would be eligible if he/she applied as an individual for an MACC loan.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
4. Direct Corporate, Cooperative and Partnership Loans - to establish and develop multiple owner farm enterprises for all conventional farming operations, feedlots and vegetable storage facilities.	Maximum of 70% of appraised value of securities. Interest is 0.5% over the monthly cost of financing to the Province. Producer Boards established under Part II of the Natural Products Marketing Act are eligible for Performance Bonds.	Cooperatives, corporations, partnerships and Producer Boards are eligible.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
5. Specific Comprehensive Guaranteed Loans - for land, livestock, machinery, permanent improvements, debt consolidation and operating capital.	Maximum of $300,000 over 31 years. Interest rate may not exceed prime plus 1% for loans.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age and principally occupied in farming. Equity in farming operation of not less than 10% and not more than 40%.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)

Program	Type of Assistance	Conditions	Contact
6. Stocker Program - to retain stocker calves in Manitoba.	Farmer agrees to feed steer stocker calves purchased by MACC. Calves may be sold up to 14 months after purchase. Stocker agreements may not exceed 300 head or $60,000 per farmer. Interest rate is the same as that set for intermediate term loans.	Manitoba residents 18 years of age or over who have feed and facilities to raise calves.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
7. Guaranteed Operating Loan - to guarantee new lines of credit made to farmers by lending institutions for operating expenses.	The loan guarantee cannot exceed $125,000. Repayable annually or at the completion of a production cycle. Interest rate may not exceed prime plus 1%. MACC guarantees 12.5% of aggregate total guaranteed to each lending institution. Program maximum of $100,000,000 to all lending institutions. Expiry date is December 31, 1988.	A Canadian citizen or landed immigrant residing in Manitoba, 18 years of age or over and principally occupied in farming. Equity in the farming operation of not less than 20% at the time of loan approval. Operating credit requirements do not exceed $125,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
8. Comprehensive Refinancing Program For Farmers - provides comprehensive refinancing for farmers including younger producers and those in financial distress.	MACC will provide debt consolidation loans to farmers of up to $200,000. The interest rate on the loan will be 9 3/4% for five years. The interest rate on the loan after the five year period will be regular MACC rate at the time the loan was made.	To qualify, an individual must: 1) Be a resident of Manitoba. 2) Be a full-time farmer, with net worth under $185,000. 3) Have demonstrated management ability. 4) Be in financial difficulty and require the loan in order to sustain the farm operation. 5) Develop a plan for recovery, which enables the farm operation to service the refinanced loan. 6) Loan disbursement conditional on applicant being able to obtain an adequate operating line of credit. The program is also available to partnerships and small farm corporations that are in financial difficulty.	MACC Field Representative or Manitoba Agriculture Farm Management Specialist in the area.
9. Part-Time Farmer Loan Program - to provide loan assistance to part-time farmers who intend to become full-time farmers.	Provides long-term and intermediate term loans. Maximum of $200,000 for up to 30 years up to 80% of value of land and 80% of livestock and equipment. A maximum $60,000 of the $200,000 may be used for intermediate term loans (10 years of less). Interest rate is 0.5% over monthly cost of financing to the Province. Loans will not be eligible for the Young Farmer Rebate until they become a full-time farmer.	Must be 18 years of age or over and a Canadian citizen or landed immigrant residing in Manitoba for at least 3 years. Net worth cannot exceed $185,000 at the time of application. Off-farm income must be less than $35,000 for the applicant and $50,000 combined with spousal income. The applicant must demonstrate competence and submit a farm plan showing an intention to become a full-time farmer within 10 years. Minimum projected annual gross farm income for the first full production cycle must be $10,000 or 20% of principal amount of loan, whichever is greater.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)

Program	Type of Assistance	Conditions	Contact
10. MACC Loans to Farmers Enrolled on the Manitoba Beef Stabilization and Marketing Plan			
Plan 1 - Cash Advances - for Manitoba beef producers who desire to raise their calves, on the farm to a stocker or slaughter weight.	The maximum upper limit is $60,000 per producer for Plans 1 through 3 inclusive. The Contract term under Plan 1 is up to 14 months or upon sale of animals whichever occurs first. The maximum number of calves eligible is limited to 80% of the number of cows enrolled with the Manitoba Beef Commission of which 65% must be steer calves. Maximum advance per calf: 400 - 600 lbs. = $300 over 600 lbs. = $400 The interest rate shall be fixed for the term of the loans and set in accordance with the prevailing MACC rate.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over and principally occupied in farming enrolled in the Manitoba Beef Stabilization and Marketing Plan. Must have the facilities, inventory and/or financial resources to raise beef calves to a stocker or slaughter weight.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
Plan 2 - Custom Feeding Loan - for Manitoba beef producers who desire to finish their calves in a custom feedlot.	The maximum upper limit is $60,000 per producer for participation in Plans 1 through 3 inclusive. The contract term under Plan 2 is up to 14 months or upon sale of animals whichever occurs first. The maximum number of calves eligible is limited to 80% of the number of cows enrolled with the Manitoba Beef Commission of which 65% must be steer calves. The loan is advanced in accordance with periodic charges of the custom feedlot. In addition, the producer is eligible to receive an advance of $200 on every animal over 500 lbs. placed in the feedlot. The interest rate shall be fixed for the term of the loan set in accordance with the prevailing MACC rate.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over and principally occupied in farming enrolled in the Manitoba Beef Stabilization and Marketing Plan. Calves must be finished in a custom feedlot deemed eligible by the Manitoba Beef Commission. A satisfactory agreement must be signed between the producer and the custom feedlot.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
Plan 3 - Facility and Production Improvement Loans - to erect permanent improvements to buildings and land. To purchase necessary beef production equipment.	The maximum upper limit on loans up to and including 10-year term is $60,000 per producer in Plans 1 through 3 inclusive. Plan 3 would allow loans of up to $200,000 for loans amortized 11 to 30 years. The rate of interest is fixed in accordance with the prevailing MACC rate. Term will be set in accordance with the purpose of the loan and the security taken.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over, principally occupied in farming and enrolled in the Manitoba Beef Stabilization and Marketing Plan. Producer must have the management capabilities to implement the production plan on a viable basis.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)

Program	Type of Assistance	Conditions	Contact
11. Farmstart - to provide guarantees to privately financed mortgages and facilitate the transfer of farms from one generation to the next. - to provide beginning farmers with a low cost mortgage and retiring farmers with a secure income and continued investment in agriculture.	Plan A MACC guarantees to vendor the full amount of the loan for full term up to 20 years. Plan B MACC guarantees to vendor the full amount of the loan for 10 years. At the end of the 10th year, MACC pays out vendor and assumes the mortgage. The guaranteed loan is converted to a MACC direct loan for the remaining amortized period. Interest rate is at MACC's regular rate at time of conversion. Maximum size of loan guarantee is $200,000. Vendor interest rate must be fixed at least 30% lower than MACC interest rate for similar terms. MACC administration fee is 1/2% of outstanding principal.	Vendor must have personally operated the farm unit being sold. Loan must not exceed 80% of appraised security value.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl. 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204)947-3244 (or 16 Field Offices)
B. Federal			
1. Farm Credit Act - to establish viable farm units. Loan funds may be used to purchase land, breeding stock and equipment, make improvements and pay debts.	Maximum of $350,000 per qualifying applicant to a maximum of $600,000 for a group. Interest rate is based on the corporation cost of acquisition of funds.	Full-time farmer or about to become a full-time farmer. Under the "Beginning Farmer" program, applicants must be full-time farmers within 5 years. There is a 3-month interest penalty for prepayment of the loan.	Farm Credit Corporation 400-5 Donald Street Winnipeg, Manitoba R3L 2T4 (204)983-4039 (or one of 8 field offices)
2. Farm Syndicate Credit Act - to provide the financial means for farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Maximum loan is 80% of the cost to a maximum of $15,000 per member or $100,000 whichever is the lesser. Repayment period of up to 15 years for buildings and permanently installed equipment, and 7 years for mobile machinery. Interest rate is comparable to 5 year term loans.	A group of 3 or more farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Farm Credit Corporation 400-5 Donald Street Winnipeg, Manitoba R3L 2T4 (204)983-4039 (or one of 8 field offices)
3. Shared Risk Mortgage - offers flexibility and minimizes the risk associated with floating interest rates.	Maximum loan of $350,000 per qualifying applicant to a maximum of $600,000 for a group. Term of the loan is 6 years. Interest rates are adjusted annually to reflect market trends and FCC shares 1/2 of the increase or decrease. Borrowers are protected by a 2 1/2% interest rate increase ceiling. There is a choice of adjustable or fixed payment options. 1. Adjustable - payments adjusted to reflect change in interest rates. 2. Fixed - payments remain the same over the term and principal outstanding is adjusted to reflect changes in interest rate.	Borrower must be of legal age, a Canadian citizen or permanent resident, having farming as the principal occupation, demonstrate repayment ability, be able to show need for a FCC loan and have adequate security. There is a 3 month interest penalty for prepayment of the loan at other than loan anniversary date.	Farm Credit Corporation 400-5 Donald Street Winnipeg, Manitoba R3L 2T4 (204)983-4039 (or one of 8 field offices)

Program	Type of Assistance	Conditions	Contact
4. Commodity-Based Mortgage Loan - offers loans which are indexed to commodity prices with reduced interest rates.	Maximum amount of financing is 80% of the market value of security. The loan limit is $350,000 per qualifying applicant to a maximum of $600,000 for a group. Payments are calculated by linking the loan principal, partially or fully to a price index of 1 or 2 major commodities. Full Indexing - available if equity is below 40%. Interest rate is 6% with the principal amount fully-indexed to commodity prices. Partial Indexing - available to farmers with 55% of less equity. Interest rate is the average of 6% and the current 10 year FCC loan rate. The principal amount is adjusted by 1/2 of the percentage change in prices.	Must be an existing FCC client whose loans were approved prior to Feb. 27, 1986 and who is having difficulty repaying a conventional mortgage loan. The farming operation must demonstrate potential for profitability. The value of available land and chattels must be sufficient to secure the loan. Refinancing of loans of other institutions is limited to 25% of the total loan. Commodities chosen must be a major enterprise of the farm. The client must annually submit asset and liability and income and expense statements.	Farm Credit Corporation 400-5 Donald Street Winnipeg, Manitoba R3L 2T4 (204)983-4039 (or one of 8 field offices)
5. Farm Improvement and Marketing Cooperative Loans Act - to provide for farm improvements including the purchase of livestock, equipment, machinery and additional land, constructing buildings and fences, and for drainage, irrigation etc. - to provide for consolidation or refinancing of debts incurred for such purposes.	Maximum loan is $250,000 for an individual farmer. Maximum loan is $3,000,000 for a farm products marketing cooperative (upon approval by the Minister). Loans may be used to finance up to 80% of the cost of the item purchased. Repayment period is 15 years for additional land purchases and 10 years for other purposes. Interest rate varies with the prime rate of the chartered banks plus 1%. There is an optional fixed rate for up to 5 years. Rates would be fixed at the prevailing rate at time of loan as follows: 1 year - P + 1 1/4% 2 year - P + 1 1/2% 3 year - P + 1 3/4% 4 year - P + 2% 5 year - P + 2 1/4%	Available to any individual, partnership, corporation or cooperative association that is engaged in farming in Canada, as well as farm products marketing associations (which must be owned solely by farmers and have a minimum membership of 5). Loans must be secured and be made for the purpose as designated on the application. Borrower must provide 20% of the cost of a project from his own resources. A user fee of 0.5% payable to the federal government must be collected by the lender.	Agriculture Canada Farm Improvement Loans Administration Sir John Carling Bldg 930 Carling Avenue Ottawa, Ontario K1A 0C5 (613)995-5880 or Chartered Banks and Other Designated Lenders
6. Small Business Bonds - tax initiative designed to reduce the cost of borrowing for farmers experiencing financial difficulty - **EXPIRED** Dec. 31, 1987	Funds are made available to farmers who otherwise would be unable to obtain further financing for their business. The amount must not be less than $10,000 and not greater than $500,000. The term of the loan must not be more than 5 years and not less than 1 year. The applicable interest rate is negotiated by the borrower and the lender.	Must be experiencing financial difficulty and be: - a sole proprietor or partnership in an active business - a corporation eligible to claim a small business deduction. Financial difficulty is defined as being in default or expecting to default on a debt repayment, with no other personal resources and an inability to obtain any further financing.	Revenue Canada Taxation 391 York Avenue Winnipeg, Manitoba R3C 0P5 or Chartered Banks or other financial institutions

Program	Type of Assistance	Conditions	Contact
II. CROPS, HORTICULTURE AND PASTURE			
1. Waterfowl Damage Fund - compensation for crop loss due to migratory birds which are protected by the International Bird Convention.	If complete crop lost: lesser of crop value of $75 per acre up to a maximum of $13,000 per claimant. If partial loss: proportional to percentage damaged or $70 per acre, whichever is lesser up to $13,000.	Crops must be inspected when standing, swather, sheafed or stooked, not threshed. Total damage must be more than $100.	Local Crop Insurance Offices or The Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204)857-9711
2. Big Game Protection and Damage Compensation Fund - for crop loss or damage caused by deer, elk, moose or black bears.	First claim: 75% of assessed crop value or damage to a maximum of $7,500 per single claim. Subsequent claims: will be compensated if adequate preventative measures have been adopted.	Available to farmers with damaged crops, feed in storage, storage bins, etc. Total damage must be over $100. Must first contact a Natural Resources Officer to inspect damage. Crop Insurance Adjuster is then contacted to assess extent of damage.	Local Conservation Officer Natural Resources 54 District Offices or The Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204)857-9711
3. Assistance to Horticultural Societies and Shows	Membership grants of 50¢ per member up to 400 members. Horticultural show grants equal to 65% of actual prize money paid out on annual horticultural show or exhibition.	Horticultural Societies paid on membership confirmation. Based on application for show grants to the Horticulture Section.	Secretary Manitoba Horticultural Association c/o Soils & Crops Br. 908 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204)945-3818
4. Community Pasture Program (Manitoba -Canada Agreement) - provide off-farm grazing.	Pasture services at cost.	Livestock producers.	P.F.R.A. Pasture Coordinator Agricultural Crown Lands Branch 1495 St. James Street Winnipeg, Manitoba R3H 0W9 (204)945-6752 or local P.F.R.A. community pasture office.
5. Advance Payment for Crops Act - to assist farmers producing storable crops (such as flax, canola, corn, potatoes, rutabagas, onions and honey) to improve timing of sales to their own advantage.	Interest free cash advances on stored crops of up to $30,000 for an individual and $60,000 for a corporation, partnership, business enterprise or cooperative of 2 shareholders, partners or members. If there are 3 or more shareholders, partners or members, maximum is increased to $90,000. The maximum advance includes any advances taken under the Prairie Grain Advance Payment Act.	Applications must be received before the end of June. The crop year normally begins in August and is designated as a 12 month period. Producers must grow their own crop, be financially solvent and associated with a producer group related to that crop. Credit checks are performed for farmers receiving advances over $30,000.	Those companies, agencies, associations, producer groups who have applied for funds through the Advance Payment for Crops Act. For flax, canola, and corn apply with companies that handle these crops. For potatoes, rutabagas and onions, apply with the Manitoba Vegetable Producers Marketing Board. For honey, apply with the Manitoba Co-operative Honey Producers Ltd. (if a member) or the Manitoba Honey Producers Marketing Board.

Program	Type of Assistance	Conditions	Contact
6. Prairie Grain Advance Payment Act - to provide cash to producers who could not deliver their wheat, oats and barley because of congestion in country elevator facilities.	Interest free cash advances for wheat, oats and barley of up to $30,000 per producer, $60,000 per corporation or partnership ($90,000 if 3 or more shareholders or partners). The maximum advance includes any advances taken under the Advance Payment for Crops Act. There are 2 different types of advances. Early in the crop year advances are given on unthreshed grain while later in the crop year, advances on stored grain for farmers without delivery opportunities.	Grain must be delivered against the cash advance when space is available. If the producer elects to repay the advance other than by deductions from the sale of wheat, oats or barley, interest will be assessed on the value of such refunds that collectively exceed $500.	Local elevator agent.
III. LIVESTOCK			
A. Disease Compensation			
1. Tuberculosis/ Brucellosis Compensation Program - compensation and advisory assistance for animals that have to be destroyed because of these diseases.	Compensation is paid on the following basis: Grade Beef Cattle up to $1,000 Grade Dairy Cattle up to $1,200 Purebred Beef Cattle up to $1,500 Purebred Dairy Cattle up to $1,800. This compensation is made up of a combination of the salvage value of the carcass plus a government grant. If the salvage value of the carcass is more than the specific allocation, no additional government grant is made.	Available to farmers with livestock contacting tuberculosis or brucellosis. Disease must be confirmed by a meat inspector or federal veterinarian. Routine examinations are done at auction sales and packing plants.	Veterinarian Inspection Directorate Agriculture Canada 613-269 Main Street Winnipeg, Manitoba R3C 1B2 (204)985-2203
2. Rabies Indemnity - compensation for animals that have to be destroyed because of rabies.	Federal-Provincial cost shared (40:60) indemnity up to a maximum of $1,000 for cattle, $500 for horses and $200 for swine, sheep or goats which die from rabies.	On livestock lost because of rabies infection provided the suspected case is reported early in the sickness, confirmed rabid by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613-269 Main Street Winnipeg, Manitoba R3C 1B2 (204)985-2203
3. Swamp Fever of Horses (Equine Infectious Anemia) - compensation for horses that have to be destroyed because of swamp fever.	Maximum payment of $200 per head, plus salvage value of the animal.	Diagnosis of swamp fever is done by the use of Coggin's test and the result is confirmed by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613-269 Main Street Winnipeg, Manitoba R3C 1B2 (204)985-2203
4. Newcastle Disease in Poultry - compensation for losses of poultry that die from Newcastle Disease.	Compensation for losses of birds and eggs is based on the market value as determined by an inspector.	Available to farmers whose poultry is infected with Newcastle Disease.	Veterinarian Inspection Directorate Agriculture Canada 613-269 Main Street Winnipeg, Manitoba R3C 1B2 (204)985-2203

Program	Type of Assistance	Conditions	Contact
5. Anthrax Indemnification Program - compensation to reduce the losses of a farmer whose animals die from this disease.	The payment for cattle, sheep, swine and goats which die of this disease is the market value subject to limits of $500 for cattle, $350 for horses and $100 for sheep, swine and goats. As well, free vaccination is provided to treat the herd.	Farmers with confirmed cases of Anthrax in their herds. Confirmation must be done by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613-269 Main Street Winnipeg, Manitoba R3C 1B2 (204)985-2203
B. Honeybees			
1. Bear Fence Program - to protect bee yards from bear damage.	Grants of $100 for an electric bear fence up to a maximum of 10 grants per year ($1,000) per producer.	Available to beekeepers. Payable upon site inspection and approval of conservation officer.	Local Conservation Officer Natural Resources 54 District Offices or Phone: Don Dixon Provincial Apiarist (204)945-3861
2. Bear Damage to Bee Hive Equipment Compensation Program	Compensation of up to 75% for damaged equipment and colonies and lost honey. Maximum of $7,500 per claim.	Available to beekeepers. Payable upon inspection and approval by conservation officer. Available once per site. If recommended preventative measures are instituted, subsequent protection is provided.	Local Conservation Officer Natural Resources 54 District Offices or Phone: Don Dixon Provincial Apiarist (204)945-3861
C. Beef			
1. Beef Stabilization and Marketing Plan - improve income stability and profitability for participating producers through a provincial/ producer funded voluntary ongoing program.	Participants may market and receive stabilization coverage on calves, feeders, or slaughter animals, with three levels of coverage and premium rates in each class to choose from.	Producers eligible to participate in the Plan re those who: own and operate a beef production unit on owned or leased property situated in Manitoba and who reside in Manitoba; and whose principal occupation is farming, without excluding those who supplement their income from other sources.	Manitoba Beef Commission 1135-444 St. Mary Ave Winnipeg, Manitoba R3C 3T1 (204)945-4161
D. Dairy			
1. Dairy Herd Improvement Association Grant	Assistance of $1.00 per cow per year plus 75¢ per herd mile.	Available to associations.	M.S. Fraser, D.H.I.A. Fieldman Animal Industry Br. Agricultural Services Complex University of Manitoba Winnipeg, Manitoba R3T 2N2 (204)945-7664 or your local Dairy Herd Improvement Association.

Program	Type of Assistance	Conditions	Contact
E. Swine			
1. National Tripartite Price Stabilization Scheme - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for market hogs based on a guaranteed margin.	The national support price is determined at the end of each quarter and is based on the cash cost plus a guaranteed margin as indicated by the model. Payments are triggered whenever the quarterly average price is below the support price. The total premiums for the plan are 75% of expected market value. Producers, provincial and federal governments each pay 25% of the expected market value. Premiums will be deducted by the MHPMB from producer sales receipts. The administration is paid by the federal and provincial governments over and above their premium contributions.	All hog producers who are Canadian citizens or permanent residents of Canada are eligible to join. Partnerships, corporations and cooperatives are eligible provided at least 50% of their ownership is held by Canadian citizens or permanent residents. A total of 2,000 hogs/quarter can be insured or 8,000 hogs/year. If sales are less than 2,000/quarter the balance may be carried forward to the next quarter. Hogs must grade index 80 or above to qualify for a stabilization payment. A producer must have owned the hogs at least 60 days before marketing.	Manitoba Hog Producers Marketing Board 750 Marion Street Winnipeg, Manitoba R2J 0K4 (204)233-4991
F. Other			
1. Livestock Feed Security Program - to provide insurance against inadequate livestock feed supplies caused by natural disasters.	Coverage is provided in dollars per animal for losses in hay production due to natural hazards. Payouts are triggered when forage yields, in a producer's municipality, are lower than 70% of the 10 year average. The federal government and participating producers each pay 50% of the premium. The Government of Manitoba pays administrative costs. Dollar Coverage Levels - Cows, Bulls, PMU Horses & Bison: ~~$60 min - $200 max/animal~~ Steers & Heifers: ~~$60 min - $120 max/animal~~ Sheep & Goats: ~~$20 min - $60 max/animal.~~	All livestock producers who are overwintering eligible livestock will be able to obtain insurance for feed supplies. Producers pay a premium of 6% of selected coverage level. Eligible livestock: Cows - must have calved ~~once~~ or be a pregnant heifer to calve before Nov. 30 of coverage year. Bulls - breeding age ~~Nov.~~ 30 of coverage year. PMU Horses - stallions and ~~pregnant~~ mares Bison - all to be ~~over~~wintered. Steers & Heifers - over 400 ~~lbs by Nov. 30.~~ Sheep & Goats - all to be ~~overwintered.~~ March 31 is the final date for application and changes.	Local Crop Insurance Offices or The Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204)857-9711
2. Livestock and Livestock Product Exhibits - provides support to producers in exhibiting livestock (and seed in the case of crop producers) at the Toronto Royal Exhibition.	Transportation is provided for eligible livestock and seed. Assistance provided is subject to budget limitations with 75% paid by the Federal and 25% paid by the Manitoba Governments.	Livestock (and crop) exhibitors.	Assistant Superintendent Agricultural Societies Technical Services & Training Branch 810 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204)945-4524

Program	Type of Assistance	Conditions	Contact
IV. WATER DEVELOPMENT			
1. P.F.R.A. Rural Water Development Program - to provide technical and financial assistance to bona fide farmers and ranchers for the development of on-farm water sources.	Financial assistance will be provided on the basis of one-third of eligible costs or specified unit prices (whichever is less) to the maximums stated below. Where water is transported by pipeline from a source remote (150 metres or more) from the farmstead, the intake works and pipeline are considered part of the project costs. Pumps and power equipment are not eligible items. As detailed below, unit prices will be applied for some items of work or material. Unit Price Maximums: ~~Earthwork $0.28 per~~ cubic metre ($0.21 per cubic yard). Materials - one third of the cost of approved materials. New unit prices are to be effective April 1, 1988. Consult local offices for details.	1. Must be a bona fide farmer or rancher, (recognized as such for income tax purposes) and the project must be located on a bona fide farm or ranch. Individuals whose major source of income is not farming, and who carry out "minor farming activities" with no reasonable expectation of profit, are **not eligible.** 2. Prior to any development being undertaken, application must be made to PFRA on appropriate application form, or by personally contacting one of the PFRA Soil & Water Conversation Service offices. Failure to comply with this requirement **will** render prospective recipients ineligible for a contribution. 3. Projects must be constructed according to established standards and specifications provided by PFRA and various provincial government agencies. 4. Projects requiring authorization by provincial Water Rights Branch must be approved **prior** to any contribution being recommended.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204)726-7584 Dauphin, Manitoba (204)638-6108 Morden, Manitoba (204)822-4078
2. Individual Stockwatering Dams, Dugouts and Other Source Developments	Financial assistance will be provided on the basis of one-third of eligible costs or specified unit prices (whichever is less) to a maximum of $1,650 per stockwatering dam, dugout or other source development.	Dugouts will be at least 2,000 cubic metres in size to qualify for a financial contribution. The dugout must have a minimum depth of 3.65 metres for pasture use and 4.27 metres for dugouts used as a year-round supply (ie. farmstead supply). Eligible costs include earthwork, pipeline installation, rock, sand, gravel, concrete, culverts, water control gates, plastic pipe, or any other approved material used in construction of the project.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204)726-7584 Dauphin, Manitoba (204)638-6108 Morden, Manitoba (204)822-4078
3. Individual Farm Wells	Small Diameter Wells ~~(normally rotary,~~ cable-tool or jetted) One-third of eligible costs or $23 per metre ($7 per foot) of cased depth (including length of screen) whichever is less. Large Diameter Wells ~~(normally bored or~~ excavated) One-third of eligible costs or $54 per metre ($16.46 per foot) of cribbed depth plus one-third of the cost of a large diameter screen, whichever is less.	The maximum contribution for any one well will be $1,650. Eligible costs include cribbing, casting, screens, development, pump testing, etc., but does not include pumps, power or any other equipment used to draw water from the well.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204)726-7584 Dauphin, Manitoba (204)638-6108 Morden, Manitoba (204)822-4078

Program	Type of Assistance	Conditions	Contact
4. Individual and Neighbour Irrigation Projects	Financial assistance will be provided on the basis of one-third of eligible costs or specified unit prices (whichever is less) to a maximum of $2,200 per project. Eligible costs include earthwork, rock, sand, gravel, concrete, culverts, water control structures, aluminum or plastic pipe, sprinkler equipment, pumps, motors, or any other approved material or equipment. Where two or more farmers jointly develop an irrigation project, the total financial assistance per project will be based on unit prices or one-third of eligible costs, whichever is less, to a maximum of $2,200 per applicant.	Applicants for contributions are required to present invoices for materials or services, and if applicable, Well Driller's Log or Report are to be included as eligible costs for purposes of calculating contributions.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204)726-7584 Dauphin, Manitoba (204)638-6108 Morden, Manitoba (204)822-4078
5. Group Projects	Subject to the availability of funds and departmental approval, financial and technical assistance will be available to groups of bona fide farmers and ranchers (five or more) in Manitoba, for the development of water sources for domestic, livestock or irrigation uses. Contributions for approved projects will be based on 50% of eligible costs.	Available to bona fide farmers and ranchers for the development of on-farm water sources. Technical assistance is provided at no charge to locate, investigate, survey, design and inspect water source development projects and irrigation projects. Eligible projects will include any type of source development and the conveyance works to the point of use, but will exclude land and treatment or distribution works. Shareable costs include all services, materials and labour required for the development of water sources.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204)726-7584 Dauphin, Manitoba (204)638-6108 Morden, Manitoba (204)822-4078
6. Provincial Irrigation Assistance Program - to defray the costs associated with the planning and startup stages of an irrigation project.	A one-time grant of 30% of eligible costs to a maximum of $2,000. Eligible costs are irrigation related expenses, such as ground water investigation and equipment purchases. Applicants are required to present invoices for materials or services. This grant may be overlapped with the corresponding PFRA program in any individual irrigation project.	Must be a bona fide farmer and: 1. A soil investigation must be done by Manitoba Agriculture ($100 fee). 2. A Water Rights License is required. 3. Water quality must be suitable for irrigation.	Water Management Specialist Manitoba Agriculture 915 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204)945-1926

Program	Type of Assistance	Conditions	Contact
7. Farm Water Source Development - to assist individual farmers to develop a satisfactory off-farmstead water source to meet farming needs.	Financial assistance is provided on approved designs on the basis of 30% of eligible costs not shared by P.F.R.A. Each farm is eligible for only one rebate.	1. The applicant must be a bona fide farmer. 2. Water source must be located outside the farmstead (500 ft. or more) and be adequate to meet farming needs. 3. Abnormal costs must be encountered. 4. Design approval is required prior to construction to ensure eligibility for financial assistance. 5. Applicant is required to construct project according to established standards and procedures.	Farmers can apply for assistance through their local Agricultural Offices or contact the District Farmwater Source Technologist as follows: 1) Wes Friesen 27 - 2nd Ave. S.W. Dauphin, Manitoba R7N 3E5 (204)638-9111 2) Elwyn McFeetors 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204)726-6078 3) Bob Toma Box 667 Carman, Manitoba ROG 0J0 (204)745-2005 4) Marcel Kluke 20 First Street S. Beausejour, MB ROE 0C0 (204)268-1411
8. Agricultural Area Water Pipeline - provides assistance to local government or legally incorporated groups of five or more individuals who have obtained permission from the local government, to install pipelines for transporting water from a known supply into water short areas.	Financial assistance of 30% of eligible costs in excess of any P.F.R.A. contributions. Eligible costs include: - Pipeline material and installation. - Right-of-Way and easements. - Engineering fees. - Co-op Development will provide assistance in the setting up and development of Co-operatives.	If the local government is not involved, the group of individuals applying for assistance must become legally incorporated. Prior approval of plans must be obtained from Environmental Workplace Safety and Health. System must be designed by a qualified Professional Engineer. All Right-of-Ways and easements must be in accordance with established standards and procedures.	A letter of request should be sent with a resolution requesting technical and financial assistance from both P.F.R.A and M.W.S.B. to: The Manitoba Water Services Board P.O. Box 1059 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204)726-6076 P.F.R.A. P.O. Box 275 Brandon, Manitoba R7A 5Z2 (204)726-7584
V. OTHER			
1. Child Related Income Support Program (CRISP) - to provide financial assistance to low income families to assist them with the cost of raising children.	Eligible families receive cash benefits each month based on the number of children in the family, total family income and family assets. The maximum benefit that can be received is $30 per month or $360 per year for each eligible child. Benefits begin from the month in which the application is received. New benefit years begin July 1 and an application is required for each benefit year.	Eligibility criteria is based on family income and level of net assets. Family assets excluding the principal residence, furnishings and family vehicle must have a net value of less than $200,000. The amount of CRISP benefit depends upon the previous calendar year's total family income. Calculations for income eligibility do not include CCA or the value of livestock as expenses. Other criteria - must live in Manitoba and have a valid Manitoba Health Services card which includes dependants in your care. You must be supporting a child or children under 18 years of age for who you are receiving Family Allowance payment.	For information re: income eligibility levels, program information and applications call toll free: 1-800-282-8073 or write to: Child Related Income Support Program Office 300-294 Portage Ave. Winnipeg, Manitoba R3C 4K3

Program	Type of Assistance	Conditions	Contact
2. 55 Plus - is an income supplement to low income Manitobans who are 55 years of age and over.	Single person - Maximum benefits of $102.30 are paid quarterly if income is $8,158.44* or less. Partial benefits are calculated for those with income between $8,158.45 and $8,878.44. Married person - Maximum benefits of $109.09 are paid quarterly if family income is $13,227.12* or less. Partial benefits are calculated for those with a family income between $13,227.13 and $14,811.12. * per annum NOTE: Income figures are after allowable deduction.	- Must be 55 years of age or older. - Must reside in Manitoba and have a valid Manitoba Health Services Registration Number. - If you are married and your spouse is either under 55 or over 65 you may still be eligible for benefits. - Income is based on previous calendar year's income. - If you are receiving Old Age Security Program benefits, your eligibility for the Provincial 55 Plus benefits is automatically determined. An application is not required.	For information call toll free: 1-800-282-8073 or write to: 55 Plus - A Manitoba Income Supplement 300-294 Portage Ave. Winnipeg, Manitoba R3C 4K3
3. Canadian Rural Transition Program - provides funding, job counselling and training opportunities to assist farm families in making the transition out of farming into other employment.	1. Transition grant - $1,600 per family for first month following approval to cover cost of living and shelter. Additional grants may be available depending on circumstances. 2. Training assistance for job related training. 3. Relocation assistance to obtain a job. 4. Self-employment grant of $180/week for up to a maximum of 52 weeks to start a new non-farm business. 5. Career, job and personal counselling is available. 6. Wage reimbursement of up to $3.50/hour for up to a 40-hour week for a period of up to 26 weeks for employers hiring approved farm family members.	- Must have operated a farm business. - Have left (since Jan. 1, 1985) or will be leaving farming for financial reasons with no permanent full-time employment. - Must be legally entitled to work in Canada, seeking employment and not receiving unemployment insurance benefits.	Applications are available and may be submitted at: - FCC offices - Agriculture Canada's Development office in Winnipeg - Canadian Farm Labour Pool offices - Local Canada Employment Centres The mailing address and telephone numbers are available by calling toll-free: 1-800-282-8060
4. Federal Excise Tax Refund on Gasoline	Excise tax of 1.5¢/litre is refundable.	Available to farmers using gasoline in their farming operation. Claim may be submitted at 6-month intervals for periods ending December 31 and June 30 or when the tax claimable amounts to $200, subject to a maximum of 1 claim per month.	Excise Branch Revenue Canada Box 1022 410 - 391 York Ave. Winnipeg, Manitoba R3C 2W2 (204)983-4016
5. Federal Fuel Tax Rebate	A rebate of 8.5¢/litre on the fuel (gasoline and diesel) purchased for off-highway use in commercial activities between December 1, 1984 and December 31, 1988. The new rebate is in addition to the 1.5¢/litre excise tax refund for gasoline.	Available to individual producers using fuel for farming operations. Applications for refunds must be made within 2 years of the date of purchase of the fuel. Individual producers can obtain a permit number of allow bulk fuel dealers to deduct the tax off current purchases.	Excise Branch Revenue Canada Box 1022 410 - 391 York Ave. Winnipeg, Manitoba R3C 2W2 (204)983-4016

Program	Type of Assistance	Conditions	Contact
6. The Manitoba Retail Sales Tax Act - to provide farmers with production inputs without payment of sales tax.	Entitlement to purchase machinery apparatus and parts, for use directly in the manufacture or production of goods without payment of sales tax.	Farmers who are producers of unconditionally exempt products. The Farm-Use Certificate, where applicable, is required to be obtained by the seller at the time of sale and should be in the following form: "I hereby certify that the goods shown on this invoice will be used exclusively for farming". Date Signature _____	Retail Sales Tax Br. 115 - 401 York Ave. Winnipeg, Manitoba R3C 0P8 (204)945-6444 Toll-Free No. 1-800-782-0318
7. Careerstart 88	Wage assistance available to: Community nonprofit services - $4.70/hour Business and Institutional Services - $2.35/hour (plus 10% for employee benefits) for a period of 640 hours during the period of May 2 to Sept. 18, 1988.	A Manitoba employer must provide a new job for a student or unemployed youth for a minimum of 210 hours. The employee must not start work prior to approval. Applications will be accepted until March 25, 1988.	Employment Services Offices 114 Garry Street Winnipeg, Manitoba R3C 1G1 (204)945-0901 or 945-0902 or district offices.
8. Job Training for Tomorrow	Wage assistance of up to 50% of an employee's wage to a maximum of $4/hour for a period of 10-40 weeks.	A Manitoba employer must provide a long-term job for an unemployed youth (non-student). Job Training for Tomorrow applications will be accepted until all program funds are committed.	Employment Services Offices 114 Garry Street Winnipeg, Manitoba R3C 1G1 (204)945-0901 or 945-0902 or district offices.
9. Western Grain Stabilization Act - to provide improved income stability for grain farmers in western Canada due to uncontrollable world factors.	Stabilizing cash income to ensure that net cash flow from grains in year under review does not fall below average from previous 5 year period. The individual payout benefit is based upon the share of participant's 3 year levy contribution to the total of all levy contributions paid by all participants in last 3 years to the total W.G.S.A. payment. A producer that contributed the maximum yearly levy since the onset of the program on Jan. 1, 1976 would have received $65,370.93 in benefits while contributing levies of only $8,925 or a 7.32 to 1 return.	Farmer who is actual C.W.B. permit book holder. A farming couple or partnership with more than $60,000 in eligible crop sales may, under statutory declaration, apply for a special participation contract to have separate levy contributions. Amendments under consideration: 1) Additional crops 2) Adjustment in levy rate 3) Allow new producers at more favourable level of benefits.	Western Grain Stabilization Administration 935 - 303 Main Street Winnipeg, Manitoba R3C 3H5 (204)983-3384

Program	Type of Assistance	Conditions	Contact
10. Special Canadian Grain Program - subsidy payment for grain, oilseed, special crop and honey producers to offset the effect of low world market prices.	Total subsidy program - $1.1 billion. Payments will be calculated by multiplying the number of acres of each eligible crop seeded in 1987 by the regional average yield for each crop, and by the assistance rate for each crop. The rate of payment per summerfallow acre will be calculated as one-third of the average payment per seeded acre in each risk area. All provincially licensed irrigators producing eligible crops, except those who "backflood" will be eligible for an additional benefit through the use of adjusted yields to account for the higher productivity. Producers of eligible crops on PFRA irrigation projects will also be eligible. Payments for honey producers will be calculated by multiplying number of hives managed in 1987 (less 25) by the average provincial production from 1981-1986, and by the assistance rate of 6¢/lb.	Must submit an application on the appropriate application form, postmarked no later than March 16, 1988. First installment payments covering about 75% of the total payment will be issued to producers prior to March 31, 1988. The second payment will be issued by June 30 using the individually submitted applications. Payment is a maximum of $25,000 per producer. In farm partnerships or corporations, the maximum payment of $25,000 is extended to each producer.	Producers with questions may call: Agriculture Canada 1-800-267-6343 between 7 a.m. and 7 p.m. EST.
11. Special Farm School Tax Assistance Program - to assist farm operators by reducing school taxes payable on farm land.	A maximum rebate on school taxes paid, or a reduction on school taxes payable of $500 is available. A claim on an appropriate form is made by listing 1987 school taxes paid or payable on farm land and deducting the Manitoba Property Tax Credit of $325 and Pensioners School Tax Assistance for 1987 (maximum of $175).	Available to farm operators living in Manitoba including owner operators, farm partners, private and Crown Land lessees, and active shareholders in family farm corporations. An active shareholder must be a farmer who is actively engaged in farming and must derive at least 50% of gross income from farming. Only two active shareholders per family farm corporation may apply for benefits on land operated by that corporation. Private or Crown Land lessees, active shareholders in a family farm corporation, or owner operators with land in more than one municipality must apply to the Manitoba Tax Assistance office.	Manitoba Tax Assistance Office 309 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204)945-1439 or Toll-Free: 1-800-782-0103 or your local rural municipal office